



FARMERS STATE BANK

McPherson Office
2074 E. Kansas Avenue
McPherson, KS 67460
620-241-3090

McPherson North Office
1603 N. Main
McPherson, KS 67460
620-241-3099

Galva Office
P.O. Box 548
Galva, KS 67443
620-654-3331

Lindsborg Office
P.O. Box 511
Lindsborg, KS 67456
785-227-3321

September 9, 2005

FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street, Ecker Square, Suite 2300
San Francisco, CA 94105

Mr. Carter,

I believe it would be a big mistake to let Wal-mart into the banking business. Mixing commerce and banking in the long run would be bad for the economy. I believe history repeats itself and the great depression is an example of why we need commerce and banking separated. Currently Wal-Mart strongly controls the retail market, do we want them to control banking to.

I live in a small town of thirteen thousand people and another twenty thousand county wide. We have sixteen financial intuitions in our county, therefore the competition is good, which is good for consumers and businesses.

Finally, I feel it is dangerous for one company to control so much of the economy or finances of the United States.

Sincerely,

Greg Warren, EVP